



Order Filed on May 28, 2025
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:

RHADAMES ROSARIO
STEPHANIE ROSARIO

Case No.: 24-20625 JKS

Hearing Date: 3/13/2025

Judge: JOHN K. SHERWOOD

AMENDED ORDER CONFIRMING PLAN

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: May 28, 2025

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood
United States Bankruptcy Court

Case No.: 24-20625 JKS

Caption of Order: AMENDED ORDER CONFIRMING PLAN

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 2/10/2025, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 11/1/2024, the Debtor shall pay the Standing Trustee
the sum of \$620.00 for a period of 4 month(s), and then
the sum of \$710.00 for a period of 56 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that any additional atty fees requires increase in plan payments; and it is further
- ORDERED, that debtor(s) shall provide the Trustee with copies of their timely filed Federal tax returns by April 15th for the years of 2024, 2025 and 2026 and any Federal refund in excess of \$2,500.00 shall be paid into the plan or the case will be dismissed upon certification of the Trustee with 14 days notice to debtor(s) and debtor's attorney; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any lien discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

In re:
Rhadames Rosario
Stephanie Rosario
Debtors

Case No. 24-20625-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: May 28, 2025

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 30, 2025:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Rhadames Rosario, Stephanie Rosario, 612 Mountain Avenue, Berkeley Heights, NJ 07922-2501 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 30, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 28, 2025 at the address(es) listed below:

| Name | Email Address |
|---------------------|---|
| Andrew M. Lubin | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mw-c-law.com, alubin@milsteadlaw.com |
| Denise E. Carlon | on behalf of Creditor Northpointe Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com |
| Jessica M. Minneci | on behalf of Debtor Rhadames Rosario jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com |
| Jessica M. Minneci | on behalf of Joint Debtor Stephanie Rosario jminneci@middlebrooksshapiro.com minneci.jessicab@notify.bestcase.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Marisa Myers Cohen | on behalf of Creditor LAKEVIEW LOAN SERVICING LLC nj-ecfmail@mw-c-law.com, jhillier@mw-c-law.com |

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Melinda D. Middlebrooks

on behalf of Debtor Rhadames Rosario middlebrooks@middlebrooksshapiro.com
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Melinda D. Middlebrooks

on behalf of Joint Debtor Stephanie Rosario middlebrooks@middlebrooksshapiro.com
melindamiddlebrooks@gmail.com;minneci.jessicab@notify.bestcase.com

Michael R. DuPont

on behalf of Creditor North Jersey Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

Rebecca K. McDowell

on behalf of Creditor Affinity Federal Credit Union rmcowell@slgcollect.com anovoa@slgcollect.com

Thomas B. O'Connell

on behalf of Creditor Affinity Federal Credit Union toconnell@slgcollect.com anovoa@slgcollect.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 12